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Subject: Reg I I - Debit card Interchange

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Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing  
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Comments:

I find the entire debate to be political and contrary to our country's spirit of research, technological advances and capitalism (which is somehow a concept coming under fire these days!). By the theory of this bill, pharmaceutical companies should charge only for the actual incremental costs of the ingredients in their medications. Utilities are allowed to include stranded costs, investments and FUTURE research in their calculations of cost. Make no mistake, the consumer will suffer, through reduced technology, higher monthly fees and the elimination of 'free' services (on-line bill pay - 24 hour access, on line technology. The Durbin amendment is flawed, dangerously so.